

B6A (Official Form 6A) (12/07)

In re **Brian Lee Vandal**

Case No. **2:10-bk-50312**

Debtor

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>Location: 7978 Pinehill Road, Lewis Center OH 43035</b>	<b>Obligor on second mortgages</b>	<b>W</b>	<b>224,400.00</b>	<b>205,025.67</b>

Sub-Total > **224,400.00** (Total of this page)

Total > **224,400.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Brian Lee Vandal**Case No. **2:10-bk-50312**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash on Hand</b> <b>Location: 7978 Pinehill Road, Lewis Center OH 43035</b>	<b>H</b>	<b>10.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking Account xxxxxxxx4447</b> <b>Location: National City Bank</b> <b>240 Hornbean Lane, Lewis Center OH 43035</b>	<b>H</b>	<b>0.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Stove/Cooking Unit (\$300); Refrigerator (\$850); Washer/Dryer (\$600); Microwave (\$100); Cooking Utensils (\$150); Silverware/Flatware (\$25); Cookware (\$250); Living Room Furniture (\$400); Dining Room Furniture (\$350); Tables and Chairs (\$200); Televisions (2) (\$500); DVD (\$300); Compact Discs (\$250); Speakers (\$200); Bedroom Furniture (\$1500); Dressers/Nightstands (\$600); Lamps and Accessories (\$150); Computer (\$50); Vases and Pictures (\$300); Lawnmower (\$100); Sockets/Drawers (\$250); Mechanics Tools (\$250); Yard Tools/Equipment (\$150); Exercise Equipment (\$500); Air Hockey and Foos Ball Tables (\$300); Bicycles (3) (\$300)</b> <b>Location: 7978 Pinehill Road, Lewis Center OH 43035</b>	<b>J</b>	<b>8,825.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>Family Clothing</b> <b>Location: 7978 Pinehill Road, Lewis Center OH 43035</b>	<b>J</b>	<b>500.00</b>

Sub-Total > **9,335.00**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Brian Lee Vandal**

Case No. **2:10-bk-50312**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.		<b>Photography Equipment Location: 7978 Pinehill Road, Lewis Center OH 43035</b>	<b>J</b>	<b>450.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>IRA Edward Jones 7792 Olentangy River Road; Suite C Columbus, OH 43235-1318</b>	<b>H</b>	<b>250.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			

Sub-Total > **700.00**  
(Total of this page)

Sheet **1** of **3** continuation sheets attached to the Schedule of Personal Property

In re **Brian Lee Vandal**Case No. **2:10-bk-50312**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	<b>X</b>			
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.		<b>Laptop Computer (\$400); Desks (2) (\$100); Printer (\$200) Location: 7978 Pinehill Road, Lewis Center OH 43035</b>	<b>H</b>	<b>700.00</b>
29. Machinery, fixtures, equipment, and supplies used in business.		<b>Electric Power Meter (\$2500) Electrical Tools (\$1500) Location: 7978 Pinehill Road, Lewis Center OH 43035</b>	<b>H</b>	<b>4,000.00</b>

Sub-Total > **4,700.00**  
(Total of this page)

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Brian Lee Vandal**

Case No. **2:10-bk-50312**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
30. Inventory.	<b>X</b>			
31. Animals.		<b>Family Pets (Dog and Cat)</b> <b>Location: 7978 Pinehill Road, Lewis Center OH</b> <b>43035</b>	<b>J</b>	<b>0.00</b>
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)  
Total > **14,735.00**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached  
to the Schedule of Personal Property

In re **Brian Lee Vandal**Case No. **2:10-bk-50312**

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
<b>Location: 7978 Pinehill Road, Lewis Center OH 43035</b>	<b>Ohio Rev. Code Ann. § 2329.66(A)(1)</b>	<b>19,374.33</b>	<b>224,400.00</b>
<b>Cash on Hand</b>			
<b>Cash on Hand</b>	<b>Ohio Rev. Code Ann. § 2329.66(A)(3)</b>	<b>10.00</b>	<b>10.00</b>
<b>Location: 7978 Pinehill Road, Lewis Center OH 43035</b>			
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
<b>Checking Account xxxxxxxx4447</b>	<b>Ohio Rev. Code Ann. § 2329.66(A)(3)</b>	<b>0.00</b>	<b>0.00</b>
<b>Location: National City Bank</b>			
<b>240 Hornbean Lane, Lewis Center OH 43035</b>			
<b>Household Goods and Furnishings</b>			
<b>Stove/Cooking Unit (\$300); Refrigerator (\$850); Washer/Dryer (\$600); Microwave (\$100); Cooking Utensils (\$150); Silverware/Flatware (\$25); Cookware (\$250); Living Room Furniture (\$400); Dining Room Furniture (\$350); Tables and Chairs (\$200); Televisions (2) (\$500); DVD (\$300); Compact Discs (\$250); Speakers (\$200); Bedroom Furniture (\$1500); Dressers/Nightstands (\$600); Lamps and Accessories (\$150); Computer (\$50); Vases and Pictures (\$300); Lawnmower (\$100); Sockets/Drawers (\$250); Mechanics Tools (\$250); Yard Tools/Equipment (\$150); Exercise Equipment (\$500); Air Hockey and Foos Ball Tables (\$300); Bicycles (3) (\$300)</b>	<b>Ohio Rev. Code Ann. § 2329.66(A)(4)(a)</b>	<b>8,825.00</b>	<b>8,825.00</b>
<b>Location: 7978 Pinehill Road, Lewis Center OH 43035</b>			
<b>Wearing Apparel</b>			
<b>Family Clothing</b>	<b>Ohio Rev. Code Ann. § 2329.66(A)(4)(a)</b>	<b>500.00</b>	<b>500.00</b>
<b>Location: 7978 Pinehill Road, Lewis Center OH 43035</b>			
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
<b>Photography Equipment</b>	<b>Ohio Rev. Code Ann. § 2329.66(A)(4)(a)</b>	<b>450.00</b>	<b>450.00</b>
<b>Location: 7978 Pinehill Road, Lewis Center OH 43035</b>			
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
<b>IRA</b>	<b>Ohio Rev. Code Ann. § 2329.66(A)(10)(b)</b>	<b>250.00</b>	<b>250.00</b>
<b>Edward Jones</b>			
<b>7792 Olentangy River Road; Suite C</b>			
<b>Columbus, OH 43235-1318</b>			

B6C (Official Form 6C) (12/07) -- Cont.

In re **Brian Lee Vandal**

Case No. **2:10-bk-50312**

Debtor

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Office Equipment, Furnishings and Supplies</b>			
Laptop Computer (\$400); Desks (2) (\$100); Printer (\$200)	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)	700.00	700.00
Location: 7978 Pinehill Road, Lewis Center OH 43035			
<b>Machinery, Fixtures, Equipment and Supplies Used in Business</b>			
Electric Power Meter (\$2500)	Ohio Rev. Code Ann. § 2329.66(A)(5)	2,025.00	4,000.00
Electrical Tools (\$1500)	Ohio Rev. Code Ann. § 2329.66(A)(18)	1,075.00	
Location: 7978 Pinehill Road, Lewis Center OH 43035			
<b>Animals</b>			
Family Pets (Dog and Cat)	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)	0.00	0.00
Location: 7978 Pinehill Road, Lewis Center OH 43035			

B6D (Official Form 6D) (12/07)

In re **Brian Lee Vandal**Case No. **2:10-bk-50312**

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxxx305-9							
CitiMortgage, Inc P.O. Box 183040 Columbus, OH 43218-3040	J	12/26/2007  Second Mortgage  Location: 7978 Pinehill Road, Lewis Center OH 43035				22,000.00	0.00
		Value \$ 224,400.00					
Account No. xxxxxxx095-1							
CitiMortgage, Inc P.O. Box 183040 Columbus, OH 43218-3040	W	12/20/2002  First Mortgage  Location: 7978 Pinehill Road, Lewis Center OH 43035				132,000.00	0.00
		Value \$ 224,400.00					
Account No. xxxx xxxx xxxx 1046							
National City Line of Credit P.O. Box 4068 Kalamazoo, MI 49003	J	11/3/2003  Second Mortgage securing line of credit for Titan Holding Company  Location: 7978 Pinehill Road, Lewis Center OH 43035	X			51,025.67	0.00
		Value \$ 224,400.00					
Account No.							
		Value \$					
Subtotal (Total of this page)						205,025.67	0.00
Total (Report on Summary of Schedules)						205,025.67	0.00

0 continuation sheets attached



In re **Brian Lee Vandal**Case No. **2:10-bk-50312**

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Brian Lee Vandal**Case No. **2:10-bk-50312**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xx3494</b>  <b>1st American Credit Solutions LLC</b> <b>P.O. Box 334</b> <b>Reynoldsburg, OH 43068</b>	-	<b>unknown</b> <b>Med1 02 Millhon Clinic</b>				<b>209.00</b>
Account No. <b>5103</b>  <b>Bank of America</b> <b>P.O. Box 17054</b> <b>Wilmington, DE 19850</b>	-	<b>Opened 10/01/02 Last Active 9/30/09</b> <b>CreditCard</b>				<b>2,337.00</b>
Account No. <b>xxxx xxxxxxxx 1899</b>  <b>Bank of America - Quickbooks</b> <b>P.O. Box 15184</b> <b>Wilmington, DE 19850-5184</b>	-	<b>4/12/2004</b> <b>Business Expenses</b>				<b>3,691.14</b>
Account No. <b>xx4765</b>  <b>Buckeye Power Sales, Inc.</b> <b>6850 Commerce Court Drive</b> <b>Blacklick, OH 43004</b>	-	<b>2007</b> <b>Generators</b>				<b>11,918.65</b>
Subtotal (Total of this page)						<b>18,155.79</b>

5 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Brian Lee Vandal**

Case No. **2:10-bk-50312**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxx xxxx xxxx 2020</b>		<b>3/2003</b>				
<b>Capital One Bank (USA), NA</b> <b>15000 Capital One Drive</b> <b>Henrico, VA 23238</b>	-	<b>Job Materials</b>				<b>2,138.30</b>
Account No. <b>xxxx xxxx xxxx 7629</b>		<b>6/2006</b>				
<b>Capital One Bank (USA), NA</b> <b>15000 Capital One Drive</b> <b>Henrico, VA 23238</b>	-	<b>Business Expenses</b>				<b>8,873.49</b>
Account No. <b>xxxx xxxx xxxx 2472</b>		<b>7/7/2007</b>				
<b>Chase United Mileage Plus</b> <b>P.O. Box 15548</b> <b>Wilmington, DE 19886-5548</b>	-	<b>Job Materials</b>				<b>7,508.95</b>
Account No. <b>xxxx xxxx xxxx 8064</b>		<b>1/2007</b>				
<b>Citi Cards</b> <b>P.O. Box 6500</b> <b>Sioux Falls, SD 57117-6500</b>	-	<b>Job Materials</b>				<b>7,423.36</b>
Account No. <b>xx2465</b>		<b>2004</b>				
<b>Cummins Bridgeway LLC</b> <b>4000 Lyman Drive</b> <b>Hilliard, OH 43026</b>	-	<b>Generator rental</b>		<b>X</b>		<b>20,669.98</b>
Sheet no. <b>1</b> of <b>5</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>46,614.08</b>

In re **Brian Lee Vandal**

Case No. **2:10-bk-50312**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxxxx5 968□□□  Dell Financial Services P.O. Box 5275 Carol Stream, IL 60197-5275	-	10/14/2006 Computer				607.13
Account No. xxxx xxxx xxxx 2651  GE Money Bank 4125 Windward Plaza Drive Bldg E #300 Alpharetta, GA 30005	-	2/26/2007 Business Expenses□□□				5,972.73
Account No. xxxx xxxx xxxx 2238□□□  Home Depot Commercial Credit P.O. Box 9121 Des Moines, IA 50368-9121	-	3/1/2007 Job Materials				4,834.89
Account No. xxxx xxxx xxxx 7417  Home Depot Credit P.O. Box 6029 The Lakes, NV 88901-6029	-	2003 Job Materials				9,452.67
Account No. xx5511  IFC Credit Corporation 8700 Waukegan Rd #100 Morton Grove, IL 60053	-	8/14/2006 Power Quality Equipment				4,282.16
Sheet no. <u>2</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>25,149.58</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Brian Lee Vandal**

Case No. **2:10-bk-50312**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>12/2003</b>				
<b>Loeb Electric Company</b> <b>915 Williams Avenue</b> <b>Columbus, OH 43212</b>	-	<b>Job Materials</b>				<b>44,011.33</b>
Account No. <b>xxx xxxx xxx 0749</b>		<b>2004</b>				
<b>Lowes Dept Business Account</b> <b>P.O. Box 530970</b> <b>Atlanta, GA 30353-0970</b>	-	<b>Job Materials</b>				<b>4,473.67</b>
Account No. <b>xxx xxxxx xx96 05</b>		<b>3/22/2007</b>				
<b>MBNA America Credit</b> <b>P.O. Box 15102</b> <b>Wilmington, DE 19886-5102</b>	-	<b>Business Expenses</b> □□□				<b>5,662.45</b>
Account No. <b>xxxx xxxx xxxx 6322</b> □□□		<b>3/19/2007</b>				
<b>National City</b> <b>P.O. Box 856153</b> <b>Louisville, KY 40285-6153</b>	-	<b>Business Expenses</b>				<b>17,348.52</b>
Account No. <b>xxxx xxxx xxxx 5328</b> □□□		<b>3/22/2006</b>				
<b>National City</b> <b>P.O. Box 856153</b> <b>Louisville, KY 40285-6153</b>	-	<b>Business Expenses</b> □□□				<b>10,699.32</b>
Sheet no. <b>3</b> of <b>5</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>82,195.29</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Brian Lee Vandal**Case No. **2:10-bk-50312**

Debtor

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS** (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxx xxxx xxxx 1001</b>  <b>National City</b> <b>P.O. Box 2349 #KA16F5</b> <b>Kalamazoo, MI 49003-2349</b>	-	<b>4/29/2003 4767</b> <b>Business Expenses</b> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <b>now: 4767 - TAKEN OVER BY pnc</b>				<b>4,406.66</b>
Account No. <b>xxxx xxxx xxxx 0054</b>  <b>National City Signature Line</b> <b>1 Cascade Plaza</b> <b>Akron, OH 44308</b>	-	<b>9/01/04</b> <b>Business Expenses</b> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>				<b>11,868.32</b>
Account No. <b>xxxx xxxx xxxx 5480</b>  <b>National City Visa #2</b> <b>P.O. Box 2349 #KA16F5</b> <b>Kalamazoo, MI 49003-2349</b>	-	<b>9/9/2003</b> <b>Business Expenses</b> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>				<b>4,340.56</b>
Account No. <b>xxxx xxxx xxxx 7178</b> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>  <b>Pentagon Federal Credit Union</b> <b>P.O. Box 247080</b> <b>Omaha, NE 68124-7080</b>	-	<b>01/2003</b> <b>Job Materials</b>				<b>29,352.47</b>
Account No. <b>xxx xxxx xxx 0046</b>  <b>Speedway Superamerica LLC</b> <b>P.O. Box 1500</b> <b>Springfield, OH 45501</b>	-	<b>11/14/2003</b> <b>Business Fuel</b>				<b>8,260.66</b>
Sheet no. <b>4</b> of <b>5</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>58,228.67</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Brian Lee Vandal**

Case No. **2:10-bk-50312**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxxx4032</b>  <b>Sprint</b> <b>3000 Corporate Exchange Drive</b> <b>Suite 200</b> <b>Columbus, OH 43231</b>		-	<b>2/3/2003</b> <b>Business cell phone</b>			<b>736.93</b>
Account No. <b>xxxxx1640</b> □□□  <b>Star Capital Group, LP</b> <b>300 Tri-State International</b> <b>Suite 400</b> <b>Lincolnshire, IL 60069-4417</b>		-	<b>2005</b> □□□ <b>2 Scissor Lifts</b>			<b>4,659.35</b>
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <b>5</b> of <b>5</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>5,396.28</b>
						Total (Report on Summary of Schedules)
						<b>235,739.69</b>

In re **Brian Lee Vandal**

Case No. **2:10-bk-50312**

Debtor

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

**Verizon Wireless  
700 Cranberry Woods Drive  
Cranberry Township, PA 16066**

**Cell Phone contract; 2 years; expiration date July  
2011**



In re **Brian Lee Vandal**

Case No. **2:10-bk-50312**

Debtor

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re **Brian Lee Vandal**Case No. **2:10-bk-50312**

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP(S): <b>Daughter</b> <b>Daughter</b>	AGE(S): <b>17</b> <b>6</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Forensic Engineer</b>	<b>Principal Coordinator GBS CTA</b>
Name of Employer	<b>Robson Forensic, Inc.</b>	<b>American Electric Power</b>
How long employed	<b>3 months</b>	<b>13 years</b>
Address of Employer	<b>503 South Front Street Columbus, OH 43215</b>	<b>1 Riverside Plaza Columbus, OH 43215-2372</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	DEBTOR \$ <b>3,750.00</b>	SPOUSE \$ <b>7,192.30</b>
2. Estimate monthly overtime	\$ <b>0.00</b>	\$ <b>0.00</b>

3. SUBTOTAL

\$ <b>3,750.00</b>	\$ <b>7,192.30</b>
--------------------	--------------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify)

**See Detailed Income Attachment**

\$ <b>1,076.25</b>	\$ <b>1,677.66</b>
\$ <b>7.50</b>	\$ <b>356.12</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>1,091.72</b>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>1,083.75</b>	\$ <b>3,125.50</b>
--------------------	--------------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>2,666.25</b>	\$ <b>4,066.80</b>
--------------------	--------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

8. Income from real property

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

9. Interest and dividends

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <b>0.00</b>	\$ <b>500.00</b>
----------------	------------------

11. Social security or government assistance

(Specify):

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

12. Pension or retirement income

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

13. Other monthly income

(Specify):

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>0.00</b>	\$ <b>500.00</b>
----------------	------------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>2,666.25</b>	\$ <b>4,566.80</b>
--------------------	--------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>7,233.05</b>
--------------------

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Child support for daughter, age 17, will end August 2009. Debtor's spouse will not receive an incentive bonus during 2009 from her employer. Employment with Robson Forensic will change from full-time to part-time.**

B6I (Official Form 6I) (12/07)

In re Brian Lee Vandal

Debtor(s)

Case No. 2:10-bk-50312**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)****Detailed Income Attachment****Other Payroll Deductions:**

<b>Roth 401(K)</b>	<b>\$ 0.00</b>	<b>\$ 71.92</b>
<b>Parking</b>	<b>\$ 0.00</b>	<b>\$ 60.00</b>
<b>AEP Retirement</b>	<b>\$ 0.00</b>	<b>\$ 431.54</b>
<b>Health Care Flexible Spending Account (FSA)</b>	<b>\$ 0.00</b>	<b>\$ 58.34</b>
<b>Dependent Care Flexible Spending Account</b>	<b>\$ 0.00</b>	<b>\$ 416.66</b>
<b>Legal Insurance</b>	<b>\$ 0.00</b>	<b>\$ 15.26</b>
<b>Life Insurance</b>	<b>\$ 0.00</b>	<b>\$ 38.00</b>
<b>Total Other Payroll Deductions</b>	<b>\$ 0.00</b>	<b>\$ 1,091.72</b>

B6J (Official Form 6J) (12/07)

In re Brian Lee Vandal

Debtor(s)

Case No. 2:10-bk-50312**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>1,630.00</u>
a. Are real estate taxes included? Yes <u>    </u> No <u>X</u>		
b. Is property insurance included? Yes <u>    </u> No <u>X</u>		
2. Utilities:	\$	<u>300.00</u>
a. Electricity and heating fuel	\$	<u>65.00</u>
b. Water and sewer	\$	<u>0.00</u>
c. Telephone	\$	<u>35.00</u>
d. Other <u>Waste Removal</u>	\$	<u>125.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>800.00</u>
4. Food	\$	<u>175.00</u>
5. Clothing	\$	<u>45.00</u>
6. Laundry and dry cleaning	\$	<u>398.00</u>
7. Medical and dental expenses	\$	<u>400.00</u>
8. Transportation (not including car payments)	\$	<u>0.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>100.00</u>
10. Charitable contributions	\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	\$	<u>0.00</u>
a. Homeowner's or renter's	\$	<u>36.00</u>
b. Life	\$	<u>0.00</u>
c. Health	\$	<u>175.00</u>
d. Auto	\$	<u>0.00</u>
e. Other <u>    </u>	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)	\$	<u>0.00</u>
(Specify) <u>    </u>		
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>278.00</u>
b. Other <u>Second Mortgage</u>	\$	<u>338.00</u>
c. Other <u>Target (Credit Card belonging to Wife)</u>	\$	<u>300.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other <u>See Detailed Expense Attachment</u>	\$	<u>1,457.00</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 6,657.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

No increase or decrease in expenditures are reasonably anticipated to occur within the year following filing.

**20. STATEMENT OF MONTHLY NET INCOME**

a. Average monthly income from Line 15 of Schedule I	\$	<u>7,233.05</u>
b. Average monthly expenses from Line 18 above	\$	<u>6,657.00</u>
c. Monthly net income (a. minus b.)	\$	<u>576.05</u>

B6J (Official Form 6J) (12/07)

In re **Brian Lee Vandal**Case No. **2:10-bk-50312**

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Expenditures:**

<b>Childcare</b>	<b>\$</b>	<b>756.00</b>
<b>Personal Care</b>	<b>\$</b>	<b>75.00</b>
<b>Personal Loan from Wife's Brother to Wife</b>	<b>\$</b>	<b>150.00</b>
<b>School Expenses</b>	<b>\$</b>	<b>25.00</b>
<b>School Lunches</b>	<b>\$</b>	<b>70.00</b>
<b>Educational IRA (paid by Wife)</b>	<b>\$</b>	<b>100.00</b>
<b>Telephone, Internet, Cable TV</b>	<b>\$</b>	<b>191.00</b>
<b>Cell Phones</b>	<b>\$</b>	<b>90.00</b>
<b>Total Other Expenditures</b>	<b>\$</b>	<b>1,457.00</b>